Certificate Number: 16339-PAM-DE-032978639

Bankruptcy Case Number: 16-05243



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 17, 2019, at 1:11 o'clock PM EDT, Heather Peterson completed a course on personal financial management given by telephone by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: June 17, 2019 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor